

### Value of Credit Explained for Area Residents

Think what life would be like today if we had to pay cash for everything. It would take months, maybe years, for many of us to save enough to pay cash for the refrigerator, automobile or household furniture. Lacking cash, you might put off a needed visit to your physician or dentist. Everybody uses credit in one form or another although some don't realize this fact. How about your gas and lights, telephone service or your daily newspaper?

Credit is much more than a temporary substitute for cash. It is a very practical convenience and, when used properly, is a symbol of integrity and a source of personal prestige.

For most people the privilege of credit is a necessity as well as a convenience in the purchase of major items usually sold on monthly payments.

Most 30-day charge accounts are extended purely as a courtesy and convenience (usually without interest charges). The intelligent use of personal credit allows many to enjoy the good things of life which might not be attainable otherwise.

Credit depends on two things: The first is character, the second ability to pay.

Establishing credit is neither difficult nor embarrassing for trustworthy people—and even though you might not have a need for credit, now, everybody should establish their credit for a future contingency and prestige.

Your favorite store is a good place to start. If you have never had a charge account before, go in and tell them you want to establish your credit and would like to fill out a credit application. This is good business on your part even though you have the cash to pay for whatever you are buying. You may need them as reference at some future date.

Many of you have settled in this area who have come from other cities, many from other states. Some have established credit from where you came.

It's fairly easy to transfer that credit to your local community.

Are you going to take an automobile trip this summer? If so nine chances out of 10 you will want an oil company credit card. Don't wait till the day before you leave to apply for the credit card. Do it now.

Anticipating your credit requirements for the future is almost a must.

Your local credit bureau can help. Go in or write for a credit application form. It costs nothing. Get your name on record.

Remember this: build a good credit record now, so when the time comes when you really need credit your record over the past years immediately shows that you will be an excellent credit customer in the future.

(This article is one of a series prepared by Ace H. Alexander, credit counselor and manager of the Credit Bureau of the South Bay).

### Highlights 4 Local Games

High scoring highlighted week-end activities in the Blue Streak Slo-Pitch League as City Workers No. 1135 turned on the steam to smash the Walteria Kiwanis 18-0 while the Christian Men took a 12-8 slugfest from the Columbia E.R.A. at Walteria Park.

The Lutheran Men withdrew from the Blue Streak League with the Torrance Teachers taking their place.

In industrial softball, teams also tallied in double figures as Glide Easy Manufacturing defeated Vickers 11-5 and Rome Cable bombarded the Post Office nine 14-8. Both games were played at McMaster Park. In a Monday game Vickers defeated Rome Cable, 7-1, at Torrance Park.

The summaries:

- Walteria 900 000 0-0 4 2
- Cityworkers 410 448 8-18 20 1
- Bailey, Guevera and Cabilli, Miller and Calhoun.
- Columbia 000 011 6-8 12 3
- Christian 500 601 2-12 18 3
- Chase and Farris, Huber and Pomeroy.
- Vickers 000 014 0-5 5 1
- Glide Easy 020 135 3-11 6 2
- Well and Mitchell, Hatton and Bottom.
- Rome Cable 221 004 5-14 11 0
- Post Office 012 010 4-8 10 3
- Howard and Bray, Okura and Edwards.
- Vickers 401 200 0-7 10 3
- Rome Cable 100 000 0-1 6 3
- Well and Mitchell, Lakis and Bray.

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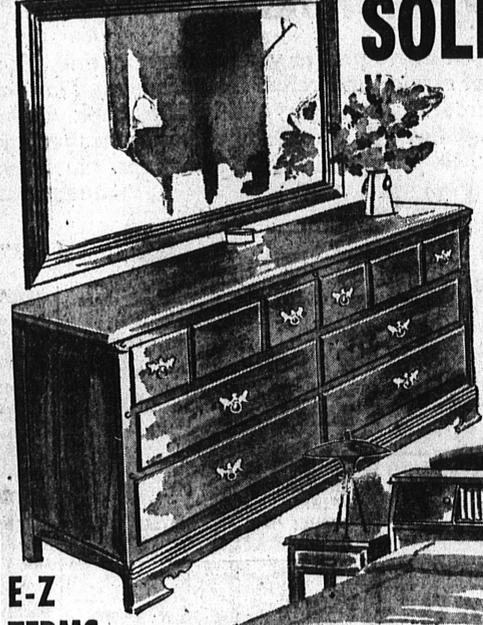
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